

What is claimed is:

1. A computer-implemented method for the sorting of check files and facilitating the direct distribution of the check files to multiple endpoints, comprising:

receiving an unsorted check file comprising check images and related check data;

processing the unsorted check files to create sorted check images and related check data in separate sorted check files;

associating a sorted check file with a corresponding endpoint; and

directly distributing the sorted check files to their corresponding endpoints for presentment for payment from the image and related data.

2. The method of claim 1, wherein the receiving, processing, associating, and directly distributing processes are performed by a bank that captures check images of checks the bank has accepted for deposit.

3. The method of claim 1, wherein a first bank captures check images of checks the first bank has accepted for deposit, and a second bank performs the receiving, processing, associating, and directly distributing processes.

4. The method of claim 1, wherein the unsorted check file is provided by an entity that has received payment checks and has captured the check images in the check image file.

5. The method of claim 1, wherein the endpoints correspond to one or more banks.

6. The method of claim 1 further comprising:
associating a primary endpoint with a plurality of endpoints; and
directly distributing the sorted check files according to the primary endpoint.
7. The method of claim 6 further comprising:
a first sorting of the check images and related check image data according to the primary endpoints; and
a second sorting of the check images and related check image data according to the plurality of endpoints associated with the primary endpoint.
8. The method of claim 7, wherein the endpoints are ABA numbers.
9. The method of claim 1, wherein the directly distributing process comprises a timed batch transmission of sorted check files to an electronic address associated with an endpoint.
10. The method of claim 1, wherein the sorted check files conform with one or more electronic payment standards.
11. The method of claim 1 further comprising distributing one or more sorted check files to a Federal Reserve Bank.

12. The method of claim 1 further comprising storing the cumulative value of the checks transmitted in a sorted check file and the endpoint to which the sorted check file is transmitted in a reconciliation database.

13. The method of claim 12 further comprising storing the cumulative value of the checks received in the unsorted check file and an endpoint from which the unsorted check file is received in the reconciliation database.

14. The method of claim 13 further comprising generating a report that reconciles a clearing of outbound checks versus inbound checks for an endpoint.

15. A software system stored on one or more computer readable media, the software comprising instructions operable to cause one or more computers upon execution by the one or more computers to:

receive an unsorted check file comprising check images and related check data;

process the unsorted check file to create sorted check images and related check data in separate sorted check files; and

associate each sorted check file with a corresponding endpoint for direct distribution to that endpoint.

16. The software system of claim 15 further comprising instructions operable to cause one or more computers upon execution by the one or more computers to directly distribute the sorted check files to their corresponding endpoint for presentment for payment from the image and related data.

17. A system for sorting check files and facilitating the direct distribution of the check files to multiple endpoints, comprising:

means for causing one or more computers to perform the operation of receiving an unsorted check file comprising check images and related check data;

means for causing one or more computers to perform the operation of processing the unsorted check file to create sorted check images and related check data in separate sorted check files; and

means for causing one or more computers to perform the operation of associating each sorted check files with a corresponding endpoint for direct distribution to the endpoint.

18. The system of claim 17 further comprising means for causing one or more computers to perform the operation of directly distributing the sorted check files to their corresponding endpoints for presentment for payment from the image and related data.

19. A system for processing checks, comprising:

a sorting computer system comprising a processing system and a memory system, the memory system storing processing instructions operable to cause the processing system to receive an unsorted check file comprising check images and related check data, process the unsorted check file to create sorted check images and related check data in separate sorted check files, and associate each sorted check file with a corresponding endpoint for direct distribution to the endpoint; and

a sorting database operable to store endpoint data and sorting specifications and accessible by the sorting computer system.

20. The system of claim 19, wherein the sorting database comprises a data record structure stored in a computer readable medium, the data structure comprising an ABA number field, an account number field, an endpoint number field, and a primary ABA field.

21. The system of claim 20, wherein the ABA number field in a first data record structure may be associated with a primary ABA field in a second data record structure.

22. The system of claim 19 further comprising:

a direct distribution computer system comprising a processing system and a memory system, the memory system storing processing instructions operable to cause the processing system to receive the separate sorted check files and directly distribute the separate sorted check files to institutions associated with the corresponding endpoints of the separate sorted check files.

23. The system of claim 22, wherein the sorting database comprises a data record structure stored in a computer readable medium, the data structure comprising an ABA number field, an account number field, an endpoint number field, and a primary ABA field, and wherein the ABA number field in a first data record structure may be associated with a primary ABA field in a second data record structure.

24. The system of claim 23, wherein the direct distribution computer system is operable to directly distribute the separate sorted check files to institutions associated with the primary ABA field.

25. The system of claim 22, wherein the sorting computer system and the direct distribution computer system comprise a single computer system.

26. The system of claim 22, wherein the sorting computer system and the direct distribution computer system comprise a plurality of computer systems in communication over a computer network.

27. A computer-implemented method for the sorting of check files and facilitating the delivery of the check files to multiple endpoints, the method comprising the steps of:

receiving an unsorted check file of check images;

sorting the check images and creating related sort data;

storing the check images and related sort data for corresponding endpoints into endpoint check files;

directly distributing the endpoint check files to the corresponding endpoints for presentment.